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ABSTRACT

A national survey, sponsored by the National Institute of Education and undertaken by the National Center for Research in Vocational Education, focused on ascertaining the school's role in teaching competencies related to good consumer practice. Questions concerning where such competencies should be taught and where they are actually learned were asked of the general adult public in face-to-face interviews. In the public's opinion, competencies pertaining to consumer power, money management, and consumer finance were the shared responsibilities of the home, school, and individual. Where these competencies were actually learned, however, was not necessarily where the public perceived that they should be taught. For the most part, consumer economic competencies were perceived to be self-taught. (Appendixes contain survey information, including survey questions and competencies for both consumer economics and occupational adaptability.) (YLB)

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IN THE PUBLIC'S OPINION:
CONSUMER ECONOMIC COMPETENCIES FOR THE SCHOOL

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FOREWORD

The National Center for Research in Vocational Education, The Ohio State University, is continuing its programmatic research into the nature and application of occupational adaptability and transferable skills, a research program sponsored by the National Institute of Education. This report is one of a series that has been developed to aid educators in preparing today's youth and adults for careers characterized by change.

This study focused on answering questions concerning the school's role and responsibility for teaching consumer-related competencies. The research findings reported are based on a national survey of adults conducted by the National Center in summer 1979. This paper reports significant results of the research study and implications of the findings.

The National Center for Research in Vocational Education wishes to express its appreciation to those persons contributing their expertise to the analysis of the study and review of the report. Recognition is especially due to Jolaine Scholl for her statistical assistance. The helpful advice of Dr. Carter Collins, Project Officer from the National Institute of Education is acknowledged. We also thank the external project reviewers--Ms. Joan Simon Jones, Decision Research Corporation; Mr. Robert Stump, private consultant; and Dr. Richard Ruff, The National Center for Research in Vocational Education--for their excellent reviews and suggestions. Appreciation is also extended to Dr. William Ashley, Director of the Occupational Adaptability and Transferable Skills Program, The National Center for Research in Vocational Education.

Robert E. Taylor
Executive Director
The National Center for Research
in Vocational Education

EXECUTIVE SUMMARY

Questions concerning where competencies in consumer economics should be taught and where they are actually learned were asked of the general adult public in face-to-face interviews. This survey, sponsored by the National Institute of Education at the National Center for Research in Vocational Education, The Ohio State University, was intended to ascertain the school's role in teaching competencies related to good consumer practices.

In the public's opinion, competencies pertaining to consumer power, money management, and consumer finance were the shared responsibilities of the home, the school, and the self. Where these competencies were actually learned, however, was not necessarily where the public perceived that they should be taught. For the most part, consumer economic competencies were perceived to be self-taught.

Given the legislation of minimum competency testing, and the fact that basic reading and mathematics skills underlie consumer economic competencies, the role of the school in teaching money management and consumer finance is of utmost importance. How the schools can best meet this responsibility--and share it with the home and community--should be of high priority.

INTRODUCTION

A national survey conducted by The National Center for Research in Vocational Education showed that 65 percent of the American adult population thought that they would have a great deal of difficulty in life it they could not make change using bills and coins and could not manage money for paying their bills on time. Also, half of the population said that they would be in difficulty if they could not balance a checkbook or write a check.

Although these situations use the basic skills of reading, writing and arithmetic, they do not concern the typical reading comprehension and computation problems taught and tested in most schools. Called functional competencies, they involve basic skills applied to performance in real-life situations. Yet we read in the newspapers that many students leave school with a poor grasp of such basic skills.

Because of the public's tendency to look to the school to doctor society's immediate ills, we wanted to examine public perception of the school's role in teaching competencies. As states legislate for minimum competency testing--and employers exclaim that kids don't have a good attitude and can't read and write--more investigation is needed. Therefore, this study was conducted to ascertain where, in the public's opinion, functional competencies should be taught and are learned--the home, the school, the work place, or by one's own self.

From an educational policy point of view, a fundamental question is whether competencies required for consumer behaviors should be treated as skills one acquires through experiences at home and work, or whether they should be treated as an area of study in the school curriculum. The former position suggests that facility in computation and reading is adequate preparation for learning consumer competencies on one's own. The second position, however, implies a conscious effort to identify competencies and their instructional components.

Still another aspect is whether there is public consensus on what consumer competencies are, their relative importance as life skills, and their relative role as a part of formal education. How the public responds to those points will suggest whether at this time schools provide a viable means for teaching consumer competencies.

An aspect of the issue of public attitude toward the role of the school in teaching consumer competencies is probably reflected by the life experiences of the respondents. Therefore, there may be significant differences in views according to

personal characteristics and life styles of the respondents. Also, if perceived need for consumer competencies reflects life style, one might ask whether persons would respond differently according to the region of the country or size of community in which they live.

In response to these issues, the National Institute of Education funded a survey conducted in July 1979 of the adult public in the United States. The survey was one of a series.[1] The other surveys sampled the general adult public, teachers, students, and employers on competencies in occupational adaptability. Survey information, including the survey questions and competencies for both consumer economics and occupational adaptability, are given in appendix A of this report.

The survey questions concerned responsibility for teaching competencies (Where should they be taught?), actuality of where competencies were learned (Where did you learn them?), and importance (How well would you do in life without them?). These questions were asked in regard to forty consumer-related functional competencies.

OVERVIEW OF SURVEY FINDINGS

As a general overview, public opinion was divided among the options of home, school and self-taught for where competencies should be taught, but slanted toward self-taught on where they were actually learned. This relationship is depicted in table 1, where the percentages are the average percent for the forty competencies for each response option.

TABLE 1

PERCENT RESPONSE FOR CONSUMER COMPETENCIES

Options	Should Be Taught	Actually Learned
Self-taught	36%	55%
Home	33%	27%
School	25%	11%
Job	2%	2%
Did not know	4%	5%
TOTAL	100%	100%

1. The surveys were conducted by Opinion Research Corporation of Princeton, New Jersey, under subcontract to The National Center for Research in Vocational Education.

As shown above, seldom was the response choice of "on the job" seen by the public as a viable option for either where the competencies should be taught or were learned. For this reason, "on the job" choices will be dropped from subsequent analyses. Functional competencies in consumer economics are seemingly learned through association with parents, teachers, or by one's self, but not from employers. However, specific competencies may be assigned predominately to one (or a combination of) response options. Assignation of responsibility by individual competencies is shown in appendix B.

In terms of importance (see third question and response options on survey form in appendix A), an average of 13 percent of the respondents felt they could "do well" without consumer competence. This would indicate that the majority of the public perceives the competencies as important for doing well in life as a consumer. Indeed, 48 percent indicated they would have "some problems," 33 percent indicated they would have "a great deal of difficulty" without many of the competencies, and 6 percent "did not know."

The relative rank of importance for the forty individual competencies is given in appendix C. The items are ranked by mean response, where the mean is the average on a three-point scale for all respondents by each item.

COMPETENCIES SURVEYED

A valid list of competencies for use in the public survey was obtained through a literature search. These competencies were reviewed by educators and consumer advocates. After additions and corrections, forty statements were included in the survey of consumer competencies. These statements, although not inclusive, represent a wide range of consumer behaviors.

Responses of the public to a question pertaining to the importance of the item were examined, and the forty items were reduced to three sets of competencies. These sets were used in subsequent data analysis.[2] They are described and named as follows.

Set 1. Consumer Power. This set encompasses active behaviors required by a person for good consumer

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2. The data were factor analyzed, resulting in three factors, herein identified as competency sets. In analyses, actual responses were utilized; the factors served as the blueprint for clustering items.

practices, including use of consumer rights. Competencies in this set are as follows:

- Take good care of your belongings or property
- Have something fixed using the warranty
- Fix things when they break or tear
- Order things you want from a catalog
- Decide between renting or buying things you may not need very often
- Rent an office or a place to live
- Recognize false advertising when you see it
- Make the right decisions about buying things that are advertised to make you want them
- Get help if you have problems with your purchases
- Get your money back if the item you bought is not well made or does not work well
- Be able to tell when you are not getting satisfactory service
- Complain about poor service to the right person

Set 2. Money Management. This set describes skills used in running a household or one's personal life. Competencies in this set are the following:

- Prepare and stick to a budget
- Understand how changes in the economy make a difference in how much you have to spend
- Understand how the price of gasoline and other resources changes as supplies are used up
- Decide which purchases you make are necessary and which are not
- Decide if you should pay cash or charge what you buy
- Find stores that have the best bargains
- Find out about the quality of what you are buying before you buy it
- Decide which item is the best buy, based on unit prices given at a store
- Establish a credit rating
- Borrow money in the easiest and best way
- Get a personal loan from a bank, if you need a loan

Set 3. Consumer Finance. This set describes skills involved in the manipulation and exchange of money. Competencies in this set are as follows:

- Make change using bills and coins
- Write a check or fill out a money order
- Add the total cost (plus tax) of a purchase

- Decide if a more expensive item is worth the extra cost
- Balance a checkbook
- Shop around for the kind of savings plan that meets your needs
- Decide what gives you the best return (or profit), on your money, if you want to save
- Manage money so that you can pay your bills
- Keep records and receipts to file income tax

Where the Competency Sets Should Be Taught

The data sets described above were formed on the basis of the public's perception of each competency's importance. Within each data set, however, are items that people think should be taught in school, at home, and self-taught, as shown below.

Consumer Power. The percent of persons choosing home, school, and self-taught as where competencies should be taught and actually were learned is as follows:

Options	Should	Actual
Self-taught	41.7%	58.8%
Home	36.8%	29.3%
School	15.0%	5.7%

The predominant response is "self-taught," meaning that the public believes that most competencies in this set should be self-taught. Also, many perceived this set as the home's responsibility to teach (36.8 percent for should be taught at home).

Money Management. The percent responses by response options are as follows:

Options	Should	Actual
Self-taught	37.5%	57.5%
Home	30.0%	24.0%
School	25.3%	9.9%

Although "in school" is given less responsibility than "self-taught" or "at home," the responsibility for teaching this set is shared among the three. Where the competencies are actually learned is generally "self-taught," followed by learned "at home."

Consumer Finance. The percent responses by response option are as follows:

Options	Should	Actual
School	40.2%	21.8%
Home	33.2%	29.6%
Self-taught	21.3%	41.1%

Again, the responsibility for teaching competencies in consumer finance is shared among the three, although more people perceive this set to be more of the school's responsibility than is apparent for the other two sets.

SIGNIFICANT DIFFERENCES WITHIN COMPETENCY SETS

Personal characteristics of age, race, and sex of respondent, and demographic characteristics of city size and region of the country were selected for analysis regarding the role of the school in teaching functional competencies in consumer economics. In the data analysis, group means within variables were compared for statistically significant differences.[3]

On the questions of where the competencies should be taught and where they were actually learned, significant differences were found for age, city size and region. Where these differences occur is indicated on the following chart:

		Age			City Size			Region		
		*CP	MM	CF	CP	MM	CF	CP	MM	CF
Options	Set	1	2	3	1	2	3	1	2	3
SCHOOL	Should	X	X	X	X	X	X	O	X	O
	Actual	X	X	X	X	O	O	O	O	X
HOME	Should	X	O	X	X	X	X	X	O	O
	Actual	X	X	X	X	X	X	X	O	O
SELF-TAUGHT	Should	X	X	X	X	X	X	X	X	O
	Actual	X	X	X	X	X	X	O	X	X

*CP = consumer power
MM = money management
CF = consumer finance

X = significant at $\geq .05$ level
O = not significant

3. One-way analyses of variance with Scheffé's a posteriori contrast test were computed.

The number of groups and their makeup for these data variables are as follows.

Age, 8 groups - less than 20, 21-25, 26-30, 31-35, 36-40, 41-50, 51-60, and 60 plus

City Size, 7 groups - less than 2,500; 2,500-24,999; 25,000-49,999; 50,000-249,999; 250,000-499,999; 500,000-999,999; and 1 million plus

Region, 4 groups - East, North Central, South, West

Younger respondents and older respondents differed, with the younger more likely than the older to say competencies should be taught at home or in school. The West differed fairly consistently from the other regions (most often from the Northeast) on where competencies should be taught. For instance, persons in the West were more likely than persons in the Northeast to say that competencies should be learned at home. In terms of city size, persons in large cities (500,000-999,999), for instance, more often thought competencies should be taught and actually were learned at home than did others (especially those persons in small, rural areas). This pattern reversed in relation to "self-taught."

Although mean differences for the data sets by race and sex were not significant, there were some definitive patterns. Females were more likely than males to say competencies were (and should be) learned in school or home and less likely to say they were self-taught. Blacks and whites were more likely to assign learning to the school or home, whereas persons of Hispanic and Oriental background were more likely to assign learning to self-taught.

Significant Differences on the School's Responsibility

To present a clearer picture of the school's role, analysis between group means for data variables of age, city size, and region was performed.[4] The following discussion is, therefore, an explanation of the significant differences noted for school in the preceding chart.

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4. Analyses of variance of group means were computed. Significant pairs were identified using Scheffé's procedure. Differences regarding home and self-taught are not noted in this report. Persons interested in these data should contact the authors.

Age

Responses for should be taught and actually was learned at school were examined and significantly different pairs among age groupings were determined. These pairs are identified as follow:

Consumer Power

Should: Over 60 years old group with 31-35 year old group
Actual: Over 60 years old group with under 20 and 21-25 year old groups

Money Management

Should: Over 60 years old group with all age groups through age 50
Actual: Over 60 years old group with all age groups through age 40. Under 20 with age groups over 40 years old

Consumer Finance

Should: Over 60 years old group with all other age groups
Actual: Over 60 years old group with all other age groups

Regarding competencies in the set for Consumer Power, persons just over thirty were more likely to ascribe these competencies to the school's role than were persons sixty years of age or older. However, respondents in this thirty-one-thirty-five-year-old age group did not think they actually learned many of these competencies in school. Significant differences here were between the two youngest and the oldest groups. Although the youngest groups were more likely than the "over thirty" age group to learn these competencies in school, they did not think they had learned these competencies in school to the extent that they perceived the school responsible for teaching these competencies.

For the set of competencies on Money Management, persons sixty and over differed significantly in their responses from most other age groups both on where these competencies should be taught and where they were actually learned. The oldest persons were less likely to think these competencies should be learned in school. The youngest group, persons under twenty, also differed significantly from all persons over forty on where competencies in money management were actually learned. The youngest persons were more likely to think they had learned these competencies in school.

The set of competencies for Consumer Finance is characterized by competencies that the public perceives as predominantly the school's responsibility. However, as in the case for money management, responses by the oldest age group significantly differed from the other age groups on both the "should" and "actual" questions: they are less likely to think these competencies should be learned in school.

City size

Only in relation to where competencies in the consumer power set were actually learned was there a significant difference between pairs relating to city size. For this set of competencies, persons in large cities (500,000-999,999) were more likely than persons in either smaller (50,000-249,999) or larger cities (1 million plus) to think that these competencies had actually been learned in school.

Although the analysis showed better than chance findings between group responses by city size for the remaining competency sets, differences did not meet the stringent test of significance that was applied (Scheffé's test for significant pairs at the .05 level). Of the analysis where pairs approached significance, an interesting grouping of cities by size and response pattern was observed. The greatest difference occurred between cities with populations of 2,500-24,999 and 25,000-49,999 and between cities with populations of 500,000-999,999 and 1 million. Persons in cities with populations of 2,500-24,999 and 500,000-999,999 showed a relatively greater perception than persons in other-sized cities that consumer competencies should be taught and are being taught in school.

Region

There was also only one set of significant pairs regarding region. In this instance, persons in the South were more likely to indicate consumer finance competencies were actually learned in school than were persons in the North Central region.

Differences on Importance

There were no significant differences in persons' responses on relative importance of competency sets in regard to the variables studied. When responses to the survey question of "If you did not know how to do this, how well would you get along in life?" are broken out by age, it does not appear that younger persons (between eighteen and thirty) differ much in their selection of important competencies from older persons.

Regardless of age group or data set, the five most important competencies were as follows:

- Make change using bills and coins
- Manage money so that you can pay your bills on time
- Write a check or fill out a money order
- Balance a checkbook
- Keep records and receipts to file income tax forms

Furthermore, most persons agreed on the five least important competencies. These were as follows:

- Order things you want from a catalog
- Decide between renting or buying things you may not need very often
- Apply for credit
- Get help if you have problems with your purchases
- Find the right person to sell something for you

Respondents in the younger age group, however, tend to think they can get along well in life if they do not have the additional, following competencies:

- Understand how the price of gasoline and other resources is changed as supplies are used up
- Find stores that have the best bargains
- Decide which item is the best buy, based on unit prices given at the store
- Fix things when they break or tear

PUBLIC'S PERCEPTION OF HOW WELL THE SCHOOLS ARE MEETING THEIR RESPONSIBILITY

The competencies thought to be predominately the school's responsibility were those closely related to basic computation and comprehension skills. Between 40 and 60 percent of the general adult public thought these activities should be taught in school:

- Add the total cost (plus tax) of a purchase
- Balance a checkbook
- Write a check or fill out a money order
- Understand how changes in the economy make a difference in how much you have to spend
- Keep records and receipts to file income tax forms
- Understand how the price of gasoline and other resources is changed as supplies are used up

A question of concern is not only what the public perceives to be the school's potential role regarding the instruction of

functional competencies in consumer economics, but also to what extent this role is perceived as being met. To this end, discrepancy scores as well as the extent of agreement between where competencies should be taught and were actually learned were examined.[5] Data findings are given in the following discussions.

Discrepancy: Should Be Taught at School vs. Actually Learned in School

Examination of discrepancy scores indicates that there are several competencies the public feels could come under the school's jurisdiction more so than they do. The differences observed, however, do not necessarily indicate the school's failure. Large discrepancies identify which competencies might be included in the school's instructional activities if, as the public seems to think, these competencies are important for doing well as a consumer.

Competencies below are ranked from highest to lowest by the percent of discrepancy. Competencies that clustered at the high end of the ranking, those for which the discrepancy between should be taught in school and actually learned in school is significantly different, are as follows:

	Percent Discrepancy
- Keep records and receipts for income tax records	28%
- Get a mortgage on a house	22%
- Balance a checkbook	26%
- Understand how changes in the economy make a difference on how much you have to spend	26%
- Understand how the price of gasoline and other resources is changed as supplies are used up	26%
- Write a check or fill out a money order	21%
- Get a personal loan from a bank if you need a loan	20%

5. Discrepancy scores were obtained by subtracting the "actual" percent response for the total population from the "should" percent response. For example, if 55 percent of the people say "Balance a checkbook" should be taught at school and 29 percent say it is actually learned in school, the discrepancy is 26 percent. Agreement scores were obtained from a cross-tabulation of "should" with "actual" responses for school.

(continued)

	Percent Discrepancy
- Decide what gives you the best return on your money	20%
- Add the total cost (plus tax) of a purchase	19%
- Borrow money in the easiest and best way	19%
- Finance something at a store or dealer	19%
- Get the right kind of insurance coverage	19%

Agreement Between Individuals' Responses on the School's Role

In setting up the survey, we were interested in knowing the public's opinion on whether or not competencies which they thought should be taught in school were actually being learned in school. In answer to this question, competencies showing highest agreement are listed below. These competencies and the percentage of persons agreeing that they had learned them where they thought they should be taught, i.e., in school, are as follows:

	Percent Respondents Who Thought Competency Should Be and Was Taught in School
- Add the total cost (plus tax) of a purchase	66%
- Make change using bills and coins	63%
- Write a check or fill out a money order	58%
- Balance a checkbook	49%
- Understand how changes in the economy make a difference on how much you have to spend	44%
- Decide if a more expensive item is worth the extra cost	44%
- Understand how the price of gasoline and other resources is changed as supplies are used up	43%
- Decide what gives you the best return on your money	40%
- Make the right decisions about buying things that are advertised to make you want them	40%

VIEWPOINT

Teaching functional competencies in the classroom involves learning to apply knowledge and performance of basic skills. Computation, comprehension, and communication skills, traditionally part of the primary school curriculum, are the structural elements of functional competencies. When these skills are learned through practice and application, they become invaluable tools for getting along well in life. For example, if one has the skill of being able to do arithmetical manipulations, then that skill can be transferred from the classroom to budgeting, balancing a checkbook, comparative shopping, and the like.

In the public's opinion, the school is perceived as playing a major role in students' attaining proficiency in money management and consumer finance. That this role is not being met to the extent the public thinks it should be is a perception that perhaps needs to be examined.

Some questions one might ask include: Are students learning knowledge and processes but not how to use them out of the context of classroom instructional activity? Are the basic skill components of functional competencies being taught, but not to the point of mastery and proficiency? Is the "functional" aspect so far removed from the "academic" that students do not perceive that the same knowledge and skills are being used in both situations? Is the content of consumer practices and economics a specialized area that schools do not have time to teach?

In reviewing the findings of this survey, several observations can be made. First, how one perceives a competency or set of competencies may be related to one's age and accompanying life experiences. Many of the competencies about which questions are asked refer to situations and needs which people encounter as they get older and more involved in owning property and managing money. As one gains more years of experience, the perceived relative contribution of school to one's education in that area will be less. Therefore, it is not surprising that persons sixty years of age and older differ significantly from persons in other age groups by giving the least support to the proposition of teaching money management and consumer finance in schools. The same rationale also supports the finding that the group of respondents who have actually learned these competencies in schools (relative to other groups) is the under twenty years old group. At the age of twenty, respondents have had limited experience to learn these competencies elsewhere.

The pattern of response by age is somewhat different for the consumer power set of competencies. Those just over age thirty

assigned the strongest role to the school for teaching these competencies. However, the group of same respondents indicated that they had not learned these competencies in school. What this pattern suggests is a second observation: awareness of the need for and acceptance of consumer activities is a political phenomenon in two ways. First, recognition that consumers have rights that they need to learn to act on is a relatively new social attitude. Consumer councils and consumer hot lines are relatively recent developments. Those persons who are probably most comfortable with and accept consumer action policies most are persons in their mid-twenties to late thirties. Of that group, those who are over thirty have had enough experience earning money and buying items to value consumer power competencies.

This relatively new and heightened concern with consumer competencies is related to a third observation: the overall area of consumer competencies is more complex, more abstract and faster changing than it was twenty years ago. Today, persons can choose from a variety of types of savings and checking accounts, rent or buy household items, accept or defer compensation, and so forth. The day-to-day handling of purchases by credit has become an accepted way of life in the last ten years. Because the consumer area has become more complex recently, it is reasonable that persons who are older do not perceive the same need for instruction in these areas as those who are younger.

Before discussing the possible implications of these three observations, a point about problems in this kind of survey is in order. In-depth analysis of the tabulations of responses which include responses by income, education, and occupation suggests that persons perceive the stated competencies in terms of levels. For example, a company president approaches the task of filing tax forms in a different way than a person who files a short form. In much the same way, a person who has had continued education in finance and related areas may interpret the term "school" more broadly than persons with less than a twelfth grade education. For this reason further study of what different groups perceive to be a viable role for education of youth prior to high school graduation is needed. Also, the role of continuing adult education should be an area for more research and clarification.

In summary, not only the school but also the home and one's self are seen as agents for teaching consumer skills. Competencies assigned by the public to the home are abilities such as taking care of your belongings and fixing things; to the self are abilities such as deciding good buys, knowing when you are getting good service, and getting help with purchases. Other specific competencies are seen as the combined responsibility of parents, teachers and self, such as establishing a credit rating,

recognizing false advertising, and getting utilities turned on or off. Overall, learning to be a good consumer is a shared responsibility and does not wholly belong to the schools, the home, or the self alone.

A parallel study in occupational knowledge and adaptability[7] produced findings similar to this study, in terms of the nature of competencies assigned to the home. The home is seen by the public as a place to learn to manage one's self and one's possessions, to get along with others, to do things for one's self, and to develop good attitudes. In the parallel study, competencies that should have been taught at home or in school but were not, were learned on the job. In this study, competencies not learned at home or in school were self-taught.

Whereas "self-taught" was the predominant response for where competencies in consumer economics were actually learned, the second choice was "at home." What "self-taught" means--learned by self as an adult or self as a child, whether self was at home or not--is unclear; this ambiguity should be noted in interpreting results. That many of the competencies are learned through experience is logical and is to be expected. From the school's perspective, what could be of use to the adult consumer is to teach well the basic skills underlying competencies in consumer economics, as well as to teach students how to apply basic skills in order to function competently.

Further, gaining support for new programs for teaching consumer competencies in schools will involve convincing persons sixty or older that young persons can substantially benefit from instruction in functional competencies related to performance in these areas. Such a public information effort would involve building awareness of the way in which consumer activities have become more complex. It should also stress the benefits of teaching functional competencies, in contrast to relying only upon experience as the best teacher.

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7. Selz, N. The Teaching of Employability Skills: Who's Responsible? The National Center for Research in Vocational Education, The Ohio State University, Columbus, OH, 1980.

APPENDIX A

THE SURVEY AND SAMPLES

For the surveys on occupational adaptability and consumer economics the questions were similar for all samples of people. The survey participants, the total number per sample, and the proportional demographic characteristics expressed in percentages for each sample are shown in table 1 of this appendix.

TABLE 1

DEMOGRAPHIC CHARACTERISTICS OF THE SAMPLES

General Public		% Occupational Adaptability	% Consumer Economics
Total Number		(2083)	(2054)
Region	East	26%	24%
	North Central	28	29
	South	32	30
	West	14	17
Race	White	88	90
	Nonwhite	12	10
Sex	Male	50	50
	Female	50	50
Age	18-29	27	30
	30-44	28	30
	45-59	20	20
	60 or older	24	20
Education	Total high school	60	62
	Total college	40	48
Occupation	Executive, managerial	20	17
	White collar	24	28
	Blue collar	34	35
	Retired	20	18
Income	Under $7,000	16	13
	$7,000-9,999	13	11
	$10,000-14,999	15	15
	$15,000-24,999	30	36
	$25,000 and over	20	22

Teachers		% Occupational Adaptability
Total number		(978)
Region	East	25%
	North Central	24
	South	35
	West	16
Race	White	83
	Nonwhite	17
Age	30 years or younger	24
	31-40	34
	41 or older	40
Grades Taught	K-6 7-8 9-12	28
	Mixed	19
		39
	10 years or less	14
	11-20	
Years Teaching	21 or more	45
		34
		19

Students		% Occupational Adaptability
Total number		(1752)
Region	East	19%
	North Central	27
	South	36
	West	18
Race	White	72
	Nonwhite	28
Sex	Male	45
	Female	55
Classification	College Prep.	31
	General	38
	Voc/Business	15
	Combination	16
Employment	No job	12
	1-3 jobs	66
	4 or more jobs	21

Employers		% Occupational Adaptability
Total number		(107)
Region	East	23%
	North Central	27
	South	26
	West	23
Type	Manufacturing	38
	Construction	7
	Transportation	3
	Communications, Utilities	5
	Trade	13
	Agriculture, Forestry	7
	Mining	6
	Finance, Insurance, Real Estate	10
	Research, Services	5
Size	1-49 Employees	22
	50-99	19
	100-599	24
	500-999	11
	1,000 or more	24

There were three main questions. Participants responded to all three questions for each ability. The abilities were presented one after another. For the general adult samples, the questions and answers were given orally. The three other samples were required to read the questions, the abilities referred to, and circle their answers.

The lead-in statement, que tions on the survey, and ability statements are given in tables 2 and 3.

TABLE 2

QUESTIONS AND ITEMS FOR OCCUPATIONAL ADAPTABILITY SURVEY

In looking at each ability, please tell me, first, where you feel this should be taught. Second, realizing that different people learn things in various places, where do you feel most people actually learn each ability? Finally, how well do you think a person would do at work if he or she did not have this ability?

Where should a person be taught this (most important place)?
1. At home
2. In school (any level)
3. On the job
4. Somewhere else (not listed above)

Where do most people actually learn this?
1. At home
2. In school (any level)
3. On the job
4. Somewhere else (not listed above)

If a person did not have this ability, how well would he/she do at work?
1. Do well at work
2. Have some problems at work
3. Have a great deal of difficulty at work

To be able to . . .

1. Know what kind of work one wants to do
2. Hold a job that matches one's interests and abilities
3. Get a job for which one has the training and background
4. Know if one wants to own a business or work for someone else
5. Use the reading, writing and math skills the job calls for
6. Get along with others
7. Use the tools and equipment a job calls for
8. Do parts of the job one may not like to do
9. Know where to look for information about jobs one has or would like to have
10. List job interests, skills and experience for an employer
11. Interview for different job positions when necessary
12. Fill out forms as required by law or by an employer
13. Get information about what is expected of you when starting a new job
14. Dress and act properly
15. Have a good work attitude
16. Deal with pressures to get the job done
17. Tell others what you are doing or what you want done
18. Work without supervision, if necessary
19. Figure out a better way to get things done
20. Get support from others to change things that need changing on the job
21. Do things at work in a new way when one gets the chance
22. Take chances that may result in rewards
23. Follow job safety and health rules
24. Deal with unexpected things that happen
25. Know one's rights as an employee
26. Follow rules and policies
27. Be a member of a union or professional group
28. Persuade others to one's way of thinking
29. Use materials and the knowledge of other people to develop one's job interests
30. Know when one's own work is being done well
31. Learn new job skills to get a different job or position
32. Get promoted on the job
33. Ask for a raise in salary
34. Decide how and when to leave a job for another job
35. Use what one already knows to do a new or different job
36. Manage one's own time and activities
37. Understand wages and deductions on one's paycheck or stub
38. Understand the extras or benefits offered at work
39. Figure out the cost of using one's own car or public transportation in getting to and from work

TABLE 3

QUESTIONS AND ITEMS FOR CONSUMER ECONOMICS SURVEY

In looking at each ability, please tell me, first, where or how you feel you should be taught this. Second, please tell me where or how you actually learned it. Finally, how well do you think you would do in life if you did not have this ability?

Where should you be taught this?

1. At home
2. In school (any level)
3. At work
4. Self-taught

Where did you actually learn this?

1. At home
2. In school (any level)
3. At work
4. Self-taught

If you did not know how to do this, how well would you get along in life?

1. Get along well
2. Have some problems
3. Have a great deal of difficulty

Know how to . . .

1. Make change using bills and coins
2. Write a check or fill out a money order
3. Add the total cost (plus tax) of a purchase
4. Decide if a more expensive item is worth the extra cost
5. Balance a checkbook
6. Shop around for the kind of savings plan that meets your needs
7. Decide what gives you the best return (or profit) on your money, if you want to save money
8. Apply for credit cards (gas, department store, Master Charge, etc.)
9. Manage money so that you can pay your bills
10. Keep records and receipts to file income tax forms
11. Prepare and stick to a budget
12. Understand how changes in the economy make a difference in how much you have to spend
13. Understand how the price of gasoline and other resources is changed as supplies are used up
14. Decide which purchases you make are necessary and which are not
15. Decide if you should pay cash or charge what you buy
16. Find stores that have the best bargains
17. Find out about the quality of what you are buying before you buy it
18. Decide which item is the best buy, based on unit prices given at the store
19. Establish a credit rating
20. Borrow money in the easiest and best way, if you need to borrow
21. Get a personal loan from a bank, if you need a loan
22. Get a mortgage on a house
23. Finance something at a store or dealer (like a car, TV, stereo)
24. Get your utilities turned on or off, if you need to
25. Get the electric or phone company to fix something if it is not working
26. Get the right kind of insurance coverage
27. Take good care of your belongings or property
28. Have something fixed using the warranty
29. Fix things when they break or tear
30. Decide between selling something large yourself, such as a house or car, or having someone else sell it for you
31. Find the right person to sell something for you
32. Order things from a catalog
33. Decide between renting or buying things you may not need very often
34. Rent an office or a place to live
35. Recognize false advertising when you see it
36. Make the right decisions about buying things that are advertised to make you want them
37. Get help if you have problems with your purchases
38. Get your money back if the item you bought is not well made or does not work well
39. Be able to tell when you are not getting satisfactory service (like from doctors, lawyers, mechanics, etc.)
40. Complain about poor service to the right person

APPENDIX B

CONSUMER ECONOMICS COMPETENCIES

Ranked by Importance

		Responsibility		
		Should	Actual 1	Actual 2
1.	Make change using bills and coins	■ ●	■	●
2.	Manage money so that you can pay your bills	■	★	■
3.	Balance a checkbook	●	★	●
4.	Write a check or fill out a money order	●	●	■
5.	Keep records and receipts to file income tax forms	●	★	■
6.	Add the total cost (plus tax) of a purchase	●	●	★
7.	Prepare and stick to a budget	■	★	■
8.	Be able to tell when you are not getting satisfactory service (like from doctors, lawyers, mechanics, etc.)	★	★	■
9.	Take good care of your belongings or property	■	■	★
10.	Decide which purchases you make are necessary and which are not	■ ★	★	■
11.	Understand how changes in the economy make a difference	●	★	●
12.	Establish a credit rating	★ ■ ●	★	■
13.	Decide if a more expensive item is worth the extra cost	■	★	■
14.	Get a mortgage on a house	●	★	■
15.	Get your money back if the item you bought is not well made or does not work well	★	★	■
16.	Get your utilities turned on or off, if you need to	★ ■	★	■
17.	Get the electric or phone company to fix something if it is not working	★	★	■
18.	Get the right kind of insurance coverage	■ ● ★	★	■
19.	Decide what gives you the best return (or profit) on your money, if you want to save money	● ★	★	■
20.	Borrow money in the easiest and best way, if you need to borrow	★ ● ■	★	■

21.	Shop around for the kind of savings plan that meets your needs	★	★	■
22.	Recognize false advertising when you see it	★	★	■
23.	Complain about poor service to the right person	★	★	■
24.	Decide if you should pay cash or charge what you buy	★	★	■
25.5	Have something fixed using the warranty	★ ■	★	■
25.5	Decide between selling something large yourself, such as a house or car, or having someone sell it for you	★	★	■
27.	Get a personal loan from a bank, if you need a loan	★	★	■
28.	Find out about the quality of what you are buying before you buy it	★	★	■
29.	Finance something at a store or dealer (like a car, TV, etc.)	★	★	■
30.5	Rent an office or a place to live	●	★	●
30.5	Understand how the price of gasoline and other resources is changed as supplies are used up	★	★	■
32.	Fix things when they break or tear	■	★	■
33.	Get help if you have problems with your purchases	★	★	■
34	Make the right decisions about buying things that are advertised to make you want them	★	★	■
35.	Decide which item is the best buy, based on unit prices at the store	★	★	■
36.	Find the right person to sell something for you	★	★	■
37.	Find stores that have the best bargains	★	★	■
38.	Decide between renting or buying things you may not need very often	★	★	■
39.	Apply for credit cards (gas, department store, Master Charge, etc.)	★	★	■
40.	Order things you want from a catalog	■ ★	★	■

■ home
● school
★ self-taught

1 – First choice
2 – Second choice

APPENDIX C

COMPETENCIES IN CONSUMER ECONOMICS
AND RANK OF RESPONSE ON IMPORTANCE

		Rank
1.	Make change using bills and coins	1
2.	Write a check or fill out a money order	4
3.	Add the total cost (plus tax) of a purchase	6
4.	Decide if a more expensive item is worth the extra cost	11
5.	Balance a checkbook	3
6.	Shop around for the kind of savings plan that meets your needs	13
7.	Decide what gives you the best return (or profit) on your money, if you want to save money	13
8.	Apply for credit cards (gas, department store, Master Charge, etc.)	18
9.	Make money so that you can pay your bills	2
10.	Keep records and receipts to file income tax forms	5
11.	Prepare and stick to a budget	7
12.	Understand how changes in the economy make a difference in how much you have to spend	12
13.	Understand how the price of gasoline and other resources is changed as supplies are used up	16
14.	Decide which purchases you make are necessary and which are not	9
15.	Decide if you should pay cash or charge what you buy	13
16.	Find stores that have the best bargains	17
17.	Find out about the quality of what you are buying before you buy it	15
18.	Decide which item is the best buy, based on unit prices given at the store	17
19.	Establish a credit rating	10
20.	Borrow money in the easiest way, if you need to borrow	14
21.	Get a personal loan from a bank, if you need a loan	15
22.	Get a mortgage on a house	12
23.	Finance something at a store or dealer (like a car, TV, stereo)	15
24.	Get your utilities turned on or off, if you need to	12
25.	Get the electric or phone company to fix something if it is not working	13
26.	Get the right kind of insurance coverage	14
27.	Take good care of your belongings or property	8
28.	Have something fixed using the warranty	16
29.	Fix things when they break or tear	16
30.	Decide between selling something large yourself, such as a house or car, or having someone sell it for you	16
31.	Find the right person to sell something for you	19
32.	Order things you want from a catalog	21
33.	Decide between renting or buying things you may not need very often	20
34.	Rent an office or a place to live	16
35.	Recognize false advertising when you see it	13
36.	Make the right decisions about buying things that are advertised to make you want them	16
37.	Get help if you have problems with your purchases	18
38.	Get your money back if the item you bought is not well made or does not work well	14
39.	Be able to tell when you are not getting satisfactory service (like from doctors, lawyers, mechanics, etc.)	10
40.	Complain about poor service to the right person	16